

KEYCORP

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1068025	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$88,592	\$86,199	-2.7%		
Loans	\$56,981	\$56,048	-1.6%		
Construction & development	\$2,141	\$1,347	-37.1%		
Closed-end 1-4 family residential	\$4,041	\$4,134	2.3%		
Home equity	\$8,094	\$7,671	-5.2%		
Credit card	\$0	\$0			
Other consumer	\$9,305	\$8,062	-13.4%		
Commercial & Industrial	\$13,089	\$15,108	15.4%		
Commercial real estate	\$8,156	\$7,511	-7.9%		
Unused commitments	\$31,942	\$32,979	3.2%		
Securitization outstanding principal	\$207	\$167	-19.2%		
Mortgage-backed securities (GSE and private issue)	\$21,734	\$18,031	-17.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$192	\$81	-57.8%		
Cash & balances due	\$1,280	\$3,996	212.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$547	\$422	-23.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$525	\$403	-23.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$78,404	\$76,085	-3.0%		
Deposits	\$64,163	\$64,215	0.1%		
Total other borrowings	\$8,262	\$6,312	-23.6%		
FHLB advances	\$912	\$225	-75.3%		
Equity					
Equity capital at quarter end	\$9,388	\$10,114	7.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$100	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.3%	10.9%	--		
Tier 1 risk based capital ratio	12.4%	12.3%	--		
Total risk based capital ratio	16.5%	16.0%	--		
Return on equity ¹	15.9%	9.7%	--		
Return on assets ¹	1.7%	1.1%	--		
Net interest margin ¹	3.3%	3.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	115.8%	109.6%	--		
Loss provision to net charge-offs (qtr)	-33.8%	-16.8%	--		
Net charge-offs to average loans and leases ¹	2.0%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	14.0%	7.8%	2.0%	0.2%	--
Closed-end 1-4 family residential	3.9%	3.3%	0.7%	0.5%	--
Home equity	1.0%	1.2%	0.3%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.8%	1.7%	0.8%	0.7%	--
Commercial & Industrial	2.0%	1.1%	0.7%	0.3%	--
Commercial real estate	3.6%	3.2%	0.8%	0.3%	--
Total loans	2.6%	1.8%	0.7%	0.3%	--